

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: **Allen, Robert M.**

Serial No.: **10/708,247**

Filing Date: **19 Feb 2004**

For: **Method of Providing Secure Payment  
and Transaction Reconciliation**

Examiner: **Oyebisi, Ojo O.**

Art Unit: **3696**

Confirmation No. : **2246**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT B

(37 C.F.R. § 1.111)

Dear Sir:

In response to the final Examiner's Action mailed on 25 July 2008, the above-identified patent application is amended a second time as follows:

**Amendments to the Claims** are reflected in the listing of the claims which begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.